

Docket No.: 3350-121D
File No. 1158.42863X00
Client No.: Multiple Operating Accounts-D



PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of :
HAMILTON, et al. : Art Unit: 3621
Serial No: 10/631,970 :
Filed: August 1, 2003 :
For: PAYMENT PROCESSING WITH SELECTION OF A RISK REDUCTION
TECHNIQUE

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

February 24, 2004

Sir:

Transmitted herewith is an Information Disclosure Statement in the above-identified application.

No additional fee is required.
 Also attached: PTO-1449 Forms

The fee (if applicable) has been calculated as shown below:

	NO. OF CLAIMS	HIGHEST PREVIOUSLY PAID FOR	EXTRA CLAIMS	RATE	FEE
Total Claims	20	20	0	x \$18 =	\$0
Independent Claims	3	3	0	x \$86 =	\$0
		TOTAL FEE DUE			

A Credit Card Payment form in the amount of \$0 is attached

Commissioner is hereby authorized to charge any additional fees associated with this communication or credit any overpayment, to Deposit Account No. 01-2135, including any filing fees under 37 CFR 1.16 for presentation of extra claims and any patent application processing fees under 37 CFR 1.17.

Respectfully Submitted,

ANTONELLI, TERRY, STOUT & KRAUS, LLP



Sterling W. Chandler
Registration No. 51,370

Suite 1800
1300 North Seventeenth Street
Arlington, VA 22209
Telephone: (703) 236-6080
Facsimile: (703) 312-6666

SWC/slk



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of

HAMILTON, et al : Group Art Unit: 3621

Serial No. 10/631,970 : Examiner: TBD

Filed: August 1, 2003 :

For: PAYMENT PROCESSING WITH SELECTION OF A RISK REDUCTION
TECHNIQUE

INFORMATION DISCLOSURE STATEMENT
UNDER 37 CFR 1.97 & 1.98

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

February 24, 2004

Sir:

In accordance with the provisions of 37 C.F.R. 1.56, 1.97 and 1.98, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached Form PTO-1449. It is respectfully requested that the references be expressly considered during the prosecution of this application, that the references be made of record therein, and that the references appear among the "References Cited" on any patent to issue therefrom.

I certify that this Information Disclosure Statement is being filed within three months of the U.S. filing date OR before the mailing date of the first Office Action on the merits. No Certification or fee is required.

To the extent necessary, Applicants petition for an extension of time under 37 CFR § 1.136. Please charge any shortage in fees due in connection with the filing of

Docket No. 3350-121D
File No. 1158.42863X00
Client No. Multiple Operating Accounts-D

PATENT

this paper, including extension of time fees, to the Deposit Account No. 01-2135

(Case No. 1158.42863X00) and please credit any excess fees to such Deposit Account.

Respectfully submitted,

ANTONELLI, TERRY, STOUT & KRAUS, LLP



Sterling W. Chandler
Registration No. 51,370

1300 North Seventeenth Street
Suite 1800
Arlington, VA 22209
Tel.: 703-312-6600
Fax.: 703-312-6666

SWC/slk

FEB 24 2004

Sheet 1 of 3

Form PTO-1449 U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE		ATTY. DKT. NO. 3350-121D 1158.42863X00	SERIAL NO. 10/631,970
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use several sheets if necessary)		APPLICANT HAMILTON, et al.	
		FILING DATE August 1, 2003	GROUP

U.S. PATENT DOCUMENTS

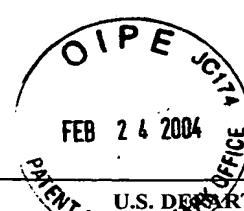
Examiner Initial	Document Number	Date	Name	Class	Subclass	Filing Date
AA	5,873,072	2-16-99	Kight, et al.			
AB	5,025,373	6-18-91	Keyser, Jr., et al.			
AC	5,710,889	1-20-98	Clark, et al.			
AD	6,311,170	10-30-01	Embrey			
AE	5,794,221	8-11-98	Egendorf			
AF	5,978,780	11-2-99	Watson			
AG	6,032,133	2-29-00	Hilt, et al.			
AH	6,098,053	8-1-00	Slater			
AI	4,823,264	4-18-89	Deming			
AJ	5,974,146	10-26-99	Randle, et al.			
AK	2001/0037295	11-1-01	Olsen			
AL	6,188,994	2-13-01	Egendorf			

FOREIGN PATENT DOCUMENTS

Examiner Initial	Document Number	Date	Country	Class	Subclass	Translation /Abstract	
						Yes	No
AM							
AN							
AO							
AP							
AQ							
AR							
AS							
AT							

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

AU	
AV	
AW	
AX	
AY	
AZ	
Examiner	Date Considered



Sheet 2 of 3

Form PTO-1449

U.S. DEPARTMENT OF COMMERCE
PATENT AND TRADEMARK OFFICE

ATTY. DKT. NO.
3350-121D
1158.42863X00

SERIAL NO.
10/631,970

**INFORMATION DISCLOSURE STATEMENT
BY APPLICANT**

(Use several sheets if necessary)

APPLICANT
HAMILTON, et al.

FILING DATE
August 1, 2003

GROUP

U.S. PATENT DOCUMENTS

Examiner Initial	Document Number	Date	Name	Class	Subclass	Filing Date
	AA 2002/0116331	8-22-02	Cataline, et al.			
	AB 5,420,405	5-30-95	Chasek			
	AC 5,504,677	4-2-96	Pollin			
	AD 5,677,955	10-14-97	Doggett, et al.			
	AE 5,920,848	7-6-99	Schutzer, et al.			
	AF 6,029,150	2-22-00	Kravitz			
	AG 5,920,847	7-6-99	Kolling, et al.			
	AH 5,383,113	1-17-95	Kight, et al.			
	AI 5,966,698	10-12-99	Pollin			
	AJ 5,884,288	3-16-99	Chang, et al.			
	AK 5,220,501	6-15-93	Lawlor, et al.			
	AL 5,283,829	2-1-94	Anderson			

FOREIGN PATENT DOCUMENTS

Examiner Initial	Document Number	Date	Country	Class	Subclass	Translation /Abstract	
						Yes	No
AM							
AN							
AO							
AP							
AQ							
AR							
AS							
AT							

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

AU	
AV	
AW	
AX	
AY	
AZ	
Examiner	Date Considered



Form PTO-1449		U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE		ATTY. DKT. NO. 3350-121D 1158.42863X00	SERIAL NO. 10/631,970
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use several sheets if necessary)		APPLICANT HAMILTON, et al.			
		FILING DATE August 1, 2003		GROUP	

U.S. PATENT DOCUMENTS

Examiner Initial	Document Number	Date	Name	Class	Subclass	Filing Date
AA	5,326,959	7-5-94	Perazza			
AB	5,336,870	8-9-94	Hughes, et al.			
AC	5,465,206	11-7-95	Hilt, et al.			
AD	5,699,528	12-16-97	Hogan			
AE	5,727,249	3-10-98	Pollin			
AF						
AG						
AH						
AI						
AJ						
AK						
AL						

FOREIGN PATENT DOCUMENTS

Examiner Initial	Document Number	Date	Country	Class	Subclass	Translation /Abstract	
						Yes	No
AM							
AN							
AO							
AP							
AQ							
AR							
AS							
AT							

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

AU	
AV	
AW	
AX	
AY	
AZ	
Examiner	Date Considered